



State of Michigan Prescription Drug Plan

Information About Your Benefit



EXPRESS SCRIPTS®

Charting the Future of Pharmacy

www.express-scripts.com



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Charting the Future of Pharmacy



Introducing Express Scripts

Your Prescription Drug Benefit Manager

Welcome to Express Scripts, the company chosen by the Department of Civil Service Employee Benefits Division to administer your prescription drug benefit. Express Scripts manages the prescription needs of more than 50 million Americans, and we understand the importance of providing you and your family with high-quality, affordable medications.

While we specialize in processing prescription drug claims and mail service prescriptions, it's also our job to make sure you get the most from your prescription drug benefit – conveniently, safely and cost-effectively.

You can expect the highest levels of care, value and service from us.

This booklet gives you information on:

1. Two Ways to Fill Your Prescriptions
2. The Express Scripts Formulary and Your Drug Coverage
3. Contacting Express Scripts
4. Frequently Asked Questions
5. Your Personal Prescription Information

Please keep this reference for using Express Scripts' services.

This document is not a contract. Rather, it is intended to be a summary description of prescription drug benefits chosen for you by the Department of Civil Service Employee Benefits Division. Every effort has been made to ensure the accuracy of this information. However, if statements in this description differ from the applicable coverage documents, the terms and conditions of the applicable coverage documents will prevail.

Two Ways to Fill Your Prescriptions

#1



TWO WAYS TO FILL YOUR PRESCRIPTIONS

You have two ways to fill your prescriptions: at a participating retail pharmacy or the Express Scripts Mail Service Pharmacy.

1. Filling Your Prescriptions at a Participating Retail Pharmacy

The retail pharmacy is your most convenient option when filling a prescription for a drug you need to begin taking immediately (example: antibiotics for strep throat) or a prescription for a drug you'll take for 34 days or less (example: painkillers for an injury).

Simply present your Express Scripts ID card to your pharmacist, with your written prescription, and pay the required copayment.

You can locate the nearest participating retail pharmacy anytime online at www.express-scripts.com.



2. Filling Your Prescriptions Through The Express Scripts Mail Service Pharmacy

The Express Scripts Mail Service Pharmacy is your best option for filling prescription drugs you take on a regular basis for conditions such as asthma, heartburn, high blood pressure, allergies, and high cholesterol.

Your prescriptions are filled and double-checked by Express Scripts' licensed pharmacists and conveniently mailed to you in a plain, weather-resistant pouch for your privacy and protection. A pharmacist is available 24 hours a day to answer your questions about your medication.

• Convenience

You get up to a 90-day supply of your medications – which means fewer refills and fewer visits to your pharmacy.

Once you begin using the mail service pharmacy, you can order refills online at www.express-scripts.com, by phone at 800.505.2324 or by mail.

You can obtain a mail service pharmacy order form anytime online at www.express-scripts.com.

TO ORDER BY MAIL

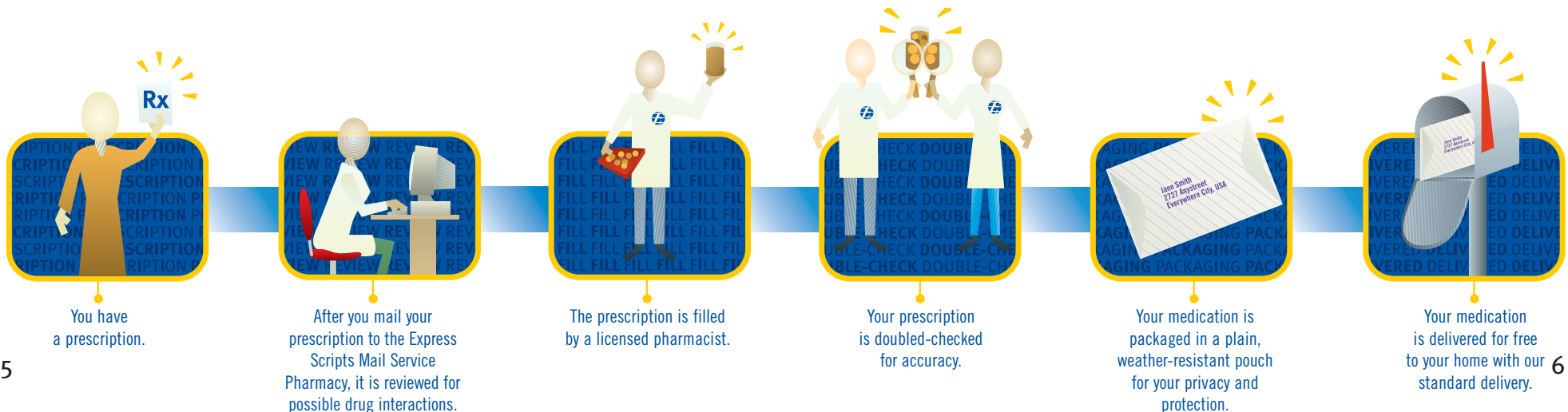
To begin using the Express Scripts Mail Service Pharmacy for home delivery of your prescriptions, just follow these three simple steps:

1. Ask your doctor to write a prescription for up to a 90-day supply of your medication plus refills for up to one year, if appropriate.
2. Complete a mail service order form enclosed in this packet.
3. Insert your prescription and payment into the completed order form and mail it to Express Scripts.

Your prescription drug will be mailed to your home in 10-14 business days from the day you mailed the prescription to us with no charge for standard U.S. Postal Service delivery. You can request overnight delivery for an additional charge.

If your order is submitted with insufficient information or if we need to contact you or your doctor who wrote the prescription, delivery could take longer.

Be sure to include your identification number on the top of the prescription when sending it to Express Scripts.



Your ID Card

Your Express Scripts ID card is issued once you enroll for coverage in the State Health Plan PPO. Only the subscriber's name appears on the ID card. (The subscriber is the person who signed and submitted the application for State Health Plan PPO coverage). However, the cards are for use by all covered members.

Your card will look similar to the one below.

The numbers on your personal ID card will be different from the one illustrated on this page.

ID The identification number will be assigned to the subscriber. (The subscriber is the person who signed and submitted the application for State Health Plan PPO coverage).

Name is the same as the subscriber. All communications are addressed to this name.

Here are some tips about your ID card:

- Carry your card with you at all times to help avoid delays when you need to fill a prescription.
- If you or anyone in your family needs a card, please call Express Scripts Patient Care Center for assistance. (1.800.505.2324)
- Call Express Scripts Patient Care Center if your card is lost or stolen. You can still fill prescriptions by giving the pharmacy your contract number to verify your coverage.



Only you and your eligible dependents may use the cards issued for your contract. Lending your card to anyone not eligible to use it is illegal and subject to possible fraud investigation and termination of coverage from the State Health Plan PPO.

Filing Claims

In- or out-of Michigan, you only need to file claims if you go to a **Non-participating** pharmacy. Since non-participating pharmacies cannot file claims for you, you'll need to pay the full cost of the prescription or refill to the pharmacist. Then submit an Express Scripts prescription drug claim form, along with the receipt, to the Express Scripts State of Michigan Patient Care Center.

We'll reimburse you the in network cost, minus your copayment.

If your claim is for a prescription filled outside of the U.S., please indicate if the charges are in U.S. or foreign currency.

To request a prescription drug claim form, call the Express Scripts Patient Care Center.

The Express Scripts #2 **Formulary and Your Drug Coverage**



YOUR FORMULARY AND YOUR DRUG COVERAGE

Included in this packet and available online is the formulary used by the State Health Plan PPO.* The formulary is a list of brand-name drugs that can save you money. You can save money because brand-name drugs that are on a formulary are available at a lower cost (copayment) than brand-name drugs that are not on the formulary.

The formulary is created, reviewed and updated by a team of independent physicians and pharmacists. The formulary includes a wide range of preferred brand-name drugs and applies to drugs that you receive at participating retail pharmacies or by mail order.

The Best Choice For You

To help you and your doctor determine the most appropriate cost-effective drugs for you, please take the enclosed formulary with you the next time you visit your doctor.

When you need a prescription, be sure to ask your doctor if a generic or a brand-name drug on the formulary is available. This simple question may save you money on your copayment.

- **Generic Drugs**

Generic drugs have the same active ingredients in the same dosage form and strength as their brand-name counterparts. They cost less because the brand-name patent on the drug has expired, making competitive pricing available.

The U.S. Food and Drug Administration (FDA) approves both brand-name and generic drugs, and requires generics to have the same active ingredients and be absorbed in the body the same way as brand-name drugs.

- **Brand-Name Drugs**

Sometimes several brand-name drugs can be used to treat a condition. Your formulary lists the preferred brand-name drugs for treating each condition. If a generic drug isn't available, ask your doctor if another brand-name drug on the formulary is appropriate for you.

Under the State Health Plan PPO, if you request a brand-name drug when a generic equivalent is available, your copay is higher and you will also have to pay the difference between the cost of the generic drug and the cost of the brand-name drug.

**Applicable to certain bargaining units*

YOUR PRESCRIPTION DRUG COVERAGE

The State Health Plan PPO prescription drug benefit covers:

- Federal-legend and state-controlled drugs that can be dispensed by prescription
- Compound medications containing at least one federal legend drug ingredient (An example is 2.5% hydrocortisone powder in Eucerin cream)
- Injectable insulin
- Disposable needles and syringes dispensed with insulin or chemotherapy drugs
- Chemotherapeutic agents
- Oral contraceptives
- The following smoking cessation drugs:
 - ❑ Zyban®
 - ❑ Nicotrol® spray and inhaler

Your benefit, when obtained from a participating retail pharmacy, allows for your prescriptions to be dispensed in quantities of up to a 34-day supply of medication. For certain maintenance drugs, your coverage includes 100-unit doses or a 34-day supply, whichever is greater, or 200-unit doses or a 34-day supply, whichever is greater.

Your benefit also covers the following when prior approval has been obtained as required under the State Health Plan PPO.

- Dermatology drugs such as Retin-A®
- Growth hormones such as Serostim®
- Anti-obesity drugs such as Xenical®

WHAT'S NOT COVERED

The State Health Plan PPO prescription drug plan, which includes retail and mail order prescriptions, does not cover:

- Drugs provided by an inpatient or outpatient health care facility where benefits for the prescription are payable by the facility
- Administration of drugs or any drug consumed at the time and place of the prescription order
- Immunization agents, biological sera, blood or blood plasma, excluding factors eight and nine
- Drugs labeled “Caution — limited by Federal law to investigational use”
- Experimental drugs
- Federal Schedule 1 drugs
- Over-the-counter (nonprescription) medications
- Drugs in excess of the quantity specified by the physician
- Refills not authorized by a physician
- Therapeutic devices or appliances even if prescribed by a physician (for example, support garments)
- More than a 34-day supply of drugs, except for specified maintenance drugs that are covered in 100-unit doses or 200-unit doses, when obtained from a retail pharmacy
- Refills dispensed after one year from the date of the original order
- Prescription drugs used primarily for improving appearance rather than treating a disease
- Contraceptive devices (These may be covered under your medical-surgical plan)

Contacting Express Scripts

#3



CONTACTING EXPRESS SCRIPTS

Making prescription information easily available when you need it most is another way the Department of Civil Service Employee Benefits Division and Express Scripts help you manage your prescription drug benefits.

You can reach us any time, day or night, at www.express-scripts.com. Once you've registered online, you can:

- See what you'll pay for a specific prescription drug
- Find information about your prescription drugs
- Locate participating retail pharmacies closest to you
- Check your State Health Plan PPO benefit coverage
- Verify coverage for eligible dependents
- Learn about general drug and health information

If you don't have access to a computer, call the Express Scripts Member Service phone number 800.505.2324, and an Express Scripts representative will help you get the information you need.

FREQUENTLY ASKED QUESTIONS

Q: Which pharmacies are included in the participating retail pharmacy network?

A: Participating retail pharmacies are easy to find. You can check the abbreviated list in this packet or visit www.express-scripts.com and use the Pharmacy Locator to find a list of pharmacies closest to you. If you don't have access to a computer, please call toll-free 800.505.2324 for a list of pharmacies near you.

Q: What is prior authorization, and why do certain drugs require prior authorization?

A: Prior authorization is the process required by the State Health Plan PPO of getting an approval for your benefit plan to pay for certain drugs. For this process, an Express Scripts pharmacist needs to talk to your doctor to make sure that the prescription is covered under your benefit plan before it is filled. Generally, drugs that require prior authorization have specific limitations, or are approved for some medical conditions but not others.

Q: What if several doctors prescribe drugs for me? How can I be sure that one drug doesn't interact with another?

A: Prescriptions filled through Express Scripts are reviewed for possible drug interactions based on your personal health profile. Pharmacists may contact your doctor if there is a question about your prescription.

Q: How can I lower my prescription drug costs?

A: The use of generic drugs, whenever available, is one of the most effective ways to lower your prescription drug costs. Discuss your prescription drug options with your doctor. Ask whether a less expensive generic or brand-name drug on the formulary would work for you.

Q: Why do generics cost less than brand-name drugs?

A: Drug manufacturers spend large sums of money on research, development, marketing and advertising brand-name drugs. These costs are built into the price you pay for the drug. Manufacturers of generic equivalents have much lower costs, and they pass the savings on to you.

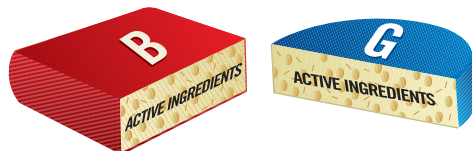


Frequently Asked Questions

#4

Q: Are generics and brand-name drugs the same?

A: A generic drug contains the same active ingredients in the same dosage forms and strengths as the brand-name drug. The FDA requires that generics be absorbed and used in the body in the same way as brand-name drugs. These requirements assure that generic drugs are as safe and effective as brand-name drugs.



Q: What is a formulary?

A: A formulary is a list of brand-name drugs that can save you money. You can save money because brand-name drugs that are on the formulary are available at a lower cost (copayment) than brand-name drugs that are not on the formulary.

Q: What is the difference between a brand-name drug that is on the formulary and a brand-name drug that is not on the formulary?

A: Brand-name drugs that are on the formulary work just as well as similar brand-name drugs that are not on the formulary, but they cost you less.

Q: How often is the formulary updated?

A: Drugs can be added throughout the year. However, drugs are generally taken off only at the beginning of the year.

Q: Where can I get additional information about my prescription drug benefit?

A: Visit www.express-scripts.com.

Q: How do I begin using the Express Scripts Mail Service Pharmacy for home delivery of my prescriptions?

A: Just follow these three simple steps:

- Ask your doctor to write a prescription for up to a 90-day supply of your medication plus refills for up to one year, if appropriate.
- Complete the mail service order form enclosed in this packet
- Insert the prescription and your payment in the completed order form and mail it to Express Scripts.

Q: How soon will I receive my prescriptions if I use mail service?

A: You should receive your prescription within 10-14 business days from the day you mail your prescription to us. Overnight delivery is available at an additional cost.



Q: What if I need a mail service order form?

A: Visit www.express-scripts.com and follow the instructions to print one, or call the toll-free number on the back of your ID card to request an order form.

Q: How soon can I get a refill on my mail service pharmacy prescription?

A: You may order your refill when you have 30 days or less of your current medication remaining. This will allow Express Scripts to send you your drugs before you run out.

Q: Which of my prescription drugs can be filled in the mail service?

A: You may use the mail service for prescriptions you take on a daily basis for a long period of time. For a short-term illness requiring a one-time prescription (and no refills), such as an antibiotic, your participating retail pharmacy is the best choice.

Q: Does the Express Scripts Mail Service Pharmacy have easy open bottle caps available?

A: Yes. Express Scripts ships prescriptions with child-resistant safety caps but if you ask for easy open caps, that's what we'll send.

Q: Are the drugs that I get through the Express Scripts Mail Service Pharmacy the same as the drugs I get at a participating retail pharmacy?

A: Yes. The mail service pharmacy dispenses the same medications you get at a local pharmacy.

Q: Can the Express Scripts Mail Service Pharmacy dispense drugs that need to be refrigerated?

A: Yes. The Express Scripts Mail Service Pharmacy will ship drugs requiring refrigeration in cold packs.

Q. Is it safe to order my medication through mail service?

A. Yes. Every prescription you order is reviewed by a team of licensed pharmacists who carefully check the prescription against your drug history profile. The prescription is verified by the mail service quality control department to make sure it is accurate in product, quality and strength.

Q. What if I send in the wrong payment to the mail service pharmacy?

A. If there is a balance due, an invoice will be mailed to you with your medications. If you have overpaid your prescription order, your account will be credited.

Q. Will an outstanding balance prevent me from getting additional prescriptions through mail service?

A. Any time you have a total outstanding balance that's 30 days overdue or greater than \$150, all unfilled orders at Express Scripts are held. You will be contacted by an Express Scripts customer service representative and informed of the amount due. At the time, you can authorize payment by credit card over the phone or you can mail payment to Express Scripts in the form of check or money order. You can also choose to cancel any unfilled orders at that time.

Q. Can I order insulin and insulin syringes through mail service?

A. Yes. Insulin and insulin syringes are available through mail service. For safety in shipping the insulin, the mail service pharmacy packages insulin according to the manufacturer's guidelines. The mail service pharmacy also makes accommodations for changes in climate by using special insulated packaging and cold packs when necessary.

Q. What happens if I do not receive my mail service pharmacy prescription in 14 days?

A. If the mail service pharmacy is unable to fill and ship your prescription in 14 days, you will be notified by the mail service customer service as to the delay. In rare cases prescriptions do get lost in the mail. If you do not receive your prescription within 14 days or do not receive a call from customer service, please call 800.505.2324. If the prescription was lost in the mail, the mail service pharmacy will call your physician to verify the prescription (except for controlled substances) and then ship the prescription immediately.

Q. Will Express Scripts ever contact my physician?

A. In certain circumstances Express Scripts may contact your physician to:

- ☐ Verify the strength or dosage of the medication your physician has prescribed.
- ☐ Alert your physician of possible drug interactions with other medications you are currently taking.
- ☐ Consult with your physician to identify whether an alternative drug might be appropriate for you if your physician has prescribed a specific medication to be dispensed as written.

Q. I spend half of the year in one state and the rest of the year in a different state. How do I make sure my prescriptions are shipped to the right address?

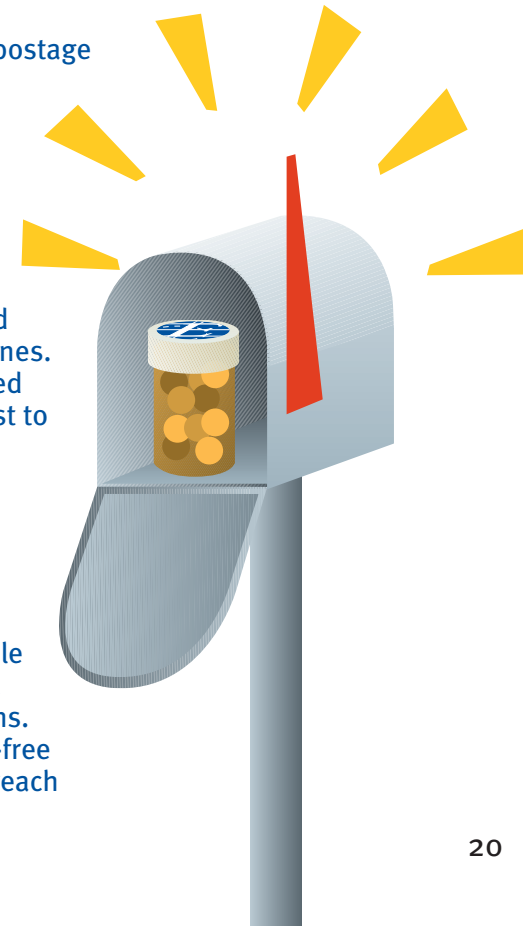
A. It's as simple as filling in the new address and checking the box marked "temporary address" on the postage paid envelope.

Q. If my medication needs to be refrigerated, how will it be shipped?

A. Refrigerated drugs are shipped according to the manufacturer's recommended shipping and delivery guidelines. Refrigerated drugs are shipped overnight at no additional cost to you.

Q. What are the Express Scripts Patient Care Center hours of operation?

A. Express Scripts Patient Care Center Associates are available 24-hours-a-day, seven days a week to answer your questions. Please call the dedicated toll-free number, 1.800.505.2324, to reach the Customer Service Center.



Your Personal Prescription Information

#5



YOUR PERSONAL PRESCRIPTION INFORMATION

The Department of Civil Service Employee Benefits Division and Express Scripts have designed a prescription program that offers the individual care and service you expect.

Your prescription information is used by Express Scripts to administer your benefits program. Express Scripts uses information and prescription data gathered from claims for reporting and analysis without identifying individual patients.

HIPAA Compliance and Information Privacy

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) includes provisions to ensure individual privacy regarding your personal health information. Express Scripts is committed to meeting the HIPAA guidelines related to privacy.

Disclosure and Confidentiality Policy

Protecting the confidentiality of the information you and your healthcare providers share with us is important to Express Scripts. We promise to use this information only to deliver the services your health plan has contracted with us to provide, or to provide you with helpful information.

In the ordinary course of business, we sometimes need to share information about you with your plan administrator, doctor, pharmacist or health plan in full accordance with the terms of your prescription benefit plan. We may also use certain information about you to identify individuals who would benefit from programs your health plan has contracted with us to provide. Additionally, we may: 1) analyze utilization information in the aggregate (with no link to your identity) to study and suggest benefit designs for your plan administrator or health plan, and disclose this aggregate data to third parties; and 2) license aggregate data (with no link to your identity) to third parties for research purposes. In response to court order, subpoena, search warrant, law or regulation, we may be legally compelled to release your personal information. If that happens, we will notify you, unless doing so would violate the law or court order.

Other than the circumstances listed above, we will not use or disclose any personal information to a third party without your express permission.